

INSTRUMENT PREPARED BY AND
WHEN RECORDED MAIL TO:
Wilshire Credit Corporation
14523 SW Millikan Way, #200
Beaverton, OR 97005
800-776-0100

Loan: 2697964
MIN 100110710002646924
APN / Tax ID:

This area for recording office use

Corporate Assignment of Mortgage/Deed of Trust

FOR VALUE RECEIVED, MERS is Mortgage Electronic Registration Systems, Inc. as Nominee for MERITAGE MORTGAGE CORPORATION with and address of 1595 Spring Hill Road, Vienna, VA 22182, hereby grants, assigns and transfers to

U.S. Bank National Association, as Successor Trustee to Bank of America, National Association, as successor by merger to LaSalle Bank, N.A. as Trustee for the MLMI Trust Series 2007-HE1

with an address of 180 East Fifth Street, St. Paul, MN 55101

All beneficial interest under that certain Mortgage/Deed of Trust dated and executed by MICHAEL H HARRIS the original lender being MERITAGE MORTGAGE CORPORATION, in the original amount of \$127,920.00 and the Trustee being O'BRIEN LAW FIRM, PLLC.

Recorded on 07/17/2006 in book 2517 at page 718 as Instrument No. of Official Records in the County Recorder's office of DE SOTO, State of Mississippi. Said Deed of Trust was re-recorded in Book 2576, Page 622 in said records; and
Property Address: 2040 PLUMAS DR, NESBIT, MS 386518570

See attached legal description

Together with the note or notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under this Mortgage/Deed of Trust.

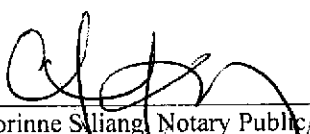
MERS is Mortgage Electronic Registration Systems, Inc.
as Nominee for MERITAGE MORTGAGE CORPORATION

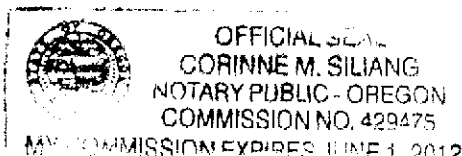
Name: Melissa Tomlin
Title: Assistant Secretary

STATE OF OR
COUNTY OF Washington

On this 1/15/2009, before me, the undersigned Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person, the within named Melissa Tomlin to me personally well known, who stated that he/she is the Assistant Secretary, and is duly authorized in his/her respective capacities to execute the foregoing instrument for and in the name and on behalf of Mortgage Electronic Registration Systems, Inc. as Nominee for MERITAGE MORTGAGE CORPORATION, and as its act and deed he/she executed the above and foregoing instrument after first having been duly authorized by Wilshire Credit Corporation so to do.

IN TESTIMONY HEREOF, I have hereunto set my hand and official seal this 1/15/2009.


Corinne Siliang, Notary Public



"The maximum principal indebtedness for recording tax purposes is zero."

TRANSFER OF RIGHTS IN THE PROPERTY

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of DESOTO:

[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

LOT 17, SECTION CM, COMMERCIAL AREA BRIDGETOWN SUBDIVISION, IN SECTION 23, TOWNSHIP 2 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 15, PAGE 51, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.
APN: 207623050 0001700

which currently has the address of 2040 PLUMAS DRIVE

NESBIT, [Street] Mississippi 38651 ("Property Address")
[City] [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.



MHA [Signature]